

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

In re:

**LaShondra Marie Murry**

S.S. No.: xxx-xx-8033

Mailing Address: 3251 Bristol Street, Sanford, NC 27332-

**Case No. 10-81984**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 29, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 16, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)**

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral
	Lee Co./CPI/Terminix	3	Tax/Executory Contracts
	Palace View South	4	TimeShare
	Palace View South	5	TimeShare POA
	Wells Fargo Home Mtg	12	House & Lot:
	Sedgemoor Property Owners	10	House & Lot: HOA

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	Lee Co./CPI/Terminix	3		**
	Palace View South	4		**
	Palace View South	5		**
	Wells Fargo Home Mtg	12		**
	Sedgemoor Property Owners	10		**
	NONE			**
				**
				**
				**

Date: 10/26/10

Lastname-SS#: Murry-8033

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
None	

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral
NONE	

**LTD - DO NOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	NONE			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS a FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Commerce Bank	1	\$6,660	5.00	\$67	\$131.80	2008 Tracker Marine Pro Boat
	Patelco Credit Union	6/7/8/9	\$13,275	5.00	\$133	\$262.71	All liens on 2003 Toyota Sequoia
	Ford Motor	2	\$17,010	5.00	\$170	\$336.63	2007 Ford Edge SEL
	Toyota Financial	11	\$13,657	5.00	\$137	\$270.27	2007 Toyota Camry SE

**STD - SECURED DEBTS a 100%<sup>†</sup>**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	NONE			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

**ATTORNEY FEE (Unpaid part)**

Amount

Law Offices of John T. Orcutt, P.C. \$2,790

**SECURED TAXES**

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

Amount

IRS Taxes \$10,500

State Taxes

Amount

Personal Property Taxes \$65

Alimony or Child Support Arrearage

Int. %

Payoff Amt

CO-SIGN PROTECT (Pay 100%<sup>†</sup>)

Int. %

Payoff Amt

All Co-Sign Protect Debts (See<sup>\*\*</sup>)

GENERAL NON-PRIORITY UNSECURED DEBTS

Amount<sup>\*\*</sup>

DMI=

None(\$0)

None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ 1,248 per month for 60 months, then

\$ N/A per month for N/A months.

2.38

months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

Claim of Ford Motor Credit to be paid by Co-Signer, through her Chapter 13 plan.

## CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Bill Me Later Post Office Box 5018 Lutherville Timonium, MD 21094
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	ACS Post Office Box 7051 Utica, NY 13504-7051	Bill Me Later Post Office Box 2394 Omaha, NE 68103-2394
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Applied Card Bank Post Office Box 17125 Wilmington, DE 19850-7125	Capital One Post Office Box 85167 Richmond, VA 23285-5167
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Applied Card Bank Post Office Box 17120 Wilmington, DE 19886-7120	Capital One Post Office Box 30285 Salt Lake City, UT 84130-0285
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Bank of America Post Office Box 15028 Wilmington, DE 19850-5028	Care Credit c/o GE Money Bank Post Office Box 960061 Orlando, FL 32896-0061
Experian P.O. Box 2002 Allen, TX 75013-2002	Bank of America Post Office Box 15026 Wilmington, DE 19850-5026	Chase Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Bank of America Post Office Box 15019 Wilmington, DE 19886-5019	Chase Post Office Box 15153 Wilmington, DE 19886-5153
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Bernhardt & Strawser, P.A. 5821 Fairview Road Suite 100 Charlotte, NC 28209	Chase/AFSA 2277 East 220th Street Long Beach, CA 90810
Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Best Buy Reward Zone Program c/o Household Bank Post Office Box 80045 Salinas, CA 93912-0045	Citi Cards Post Office Box 6500 Sioux Falls, SD 57117-6500

Citi Cards  
Post Office Box 6062  
57117  
Jacksonville, FL 32232-5165

CPI Security  
4200 Sandy Porter Road  
Charlotte, NC 28273

GE Care Credit  
Post Office Box 981438  
El Paso, TX 79998-1438

Citi Cards  
Post Office Box 182564  
Columbus, OH 43218-2564

Credit Bureau of Greensboro  
Post Office Box 26140  
Greensboro, NC 27402-0040

GE Care Credit  
Post Office Box 981127  
El Paso, TX 79998-1127

Citi Cards  
Post Office Box 1873051  
Columbus, OH 43218-3051

Dell Financial Services  
c/o DFS Customer Care Dept.  
Post Office Box 81577  
Austin, TX 78708-1577

GE Money Bank  
Bankruptcy Dept.  
Post Office Box 103104  
Roswell, GA 30076-3104

Citibank  
Post Office Box 769004  
San Antonio, TX 78245-9004

Dell Financial Services  
P.O. Box 6403  
Carol Stream, IL 60197-6403

HC Processing Center  
Post Office Box 829  
Springdale, AR 72765-0829

Citibank  
Post Office Box 688923  
Des Moines, IA 50368-8923

Elan Financial Services  
Post Office Box 108  
Saint Louis, MO 63166-9801

Home Depot  
P.O. Box 653000  
Dallas, TX 75265-3000

Citifinancial Bankruptcy Department  
Post Office Box 140489  
Irving, TX 75014-0489

Federal Housing Authority  
Department of HUD  
1500-401 Pine Croft Road  
Greensboro, NC 27407

HSBC Card Services  
Post Office Box 80084  
Salinas, CA 93912-0084

Citifinancial, Inc. NC  
3232 NC Highway 87 South  
Sanford, NC 27332-9633

Ford Motor Credit  
Attn: Managing Agent  
Post Office Box 105697  
Atlanta, GA 30348-5697

HSBC Card Services  
Post Office Box 5222  
Carol Stream, IL 60197-5222

Commerce Bank  
Attn: Managing Agent  
RLPSS Customer Service  
Post Office Box 413658 CT4-1  
Kansas City, MO 64141-3658

Ford Motor Credit Company\*\*  
Post Office Box 55000  
Drawer 55-953  
Detroit, MI 48255-0953

Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Commerce Bank, NA  
Post Office Box 807011  
Kansas City, MO 64180-7011

Ford Motor Credit\*\*  
National Bankruptcy Service Center  
Post Office Box 537901  
Livonia, MI 48153-7901

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Lee County Tax Collector 106 Hillcrest Drive P.O. Box 1968 Sanford, NC 27331-1968	North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504	Shell Card Center P.O. Box 6406 Sioux Falls, SD 57117-6406
Lee County Tax Collector Attn: Managing Agent P.O. Box 1968 Sanford, NC 27331-1968	Palace View South By Spinnaker LLC Attn: Managing Agent 4725 North Scottsdale Road, Ste 300 Scottsdale, AZ 85251	Shell Credit Card Center P.O. Box 183018 Columbus, OH 43218-3018
Lee County Tax Collector Post Office Box 2040 Sanford, NC 27330	Palace View South By Spinnaker LLC Post Office Box 29352 Phoenix, AZ 85038	Sun Tech Col 384 Galleria Parkway Madison, MS 39110
Macy's Post Office Box 8116 Mason, OH 45040	Palace View South By Spinnaker Post Office Box 6685 Hilton Head Island, SC 29938	Terminix Post Office Box 2587 Fayetteville, NC 28302-2587
Macy's 1345 South 52nd Street Tempe, AZ 85281	Patelco Credit Union Attn: Managing Agent Post Office Box 2227 Merced, CA 95344-0227	Toyota Financial Services Attn: Managing Agent Post Office Box 8026 Cedar Rapids, IA 52408
Metropolitan National Bank Post Office Box 6335 Fargo, ND 58125-6335	Patelco Credit Union 156 Second Street San Francisco, CA 94105	Toyota Financial Services Post Office Box 2958 Torrance, CA 90509-2958
Metropolitan National Bank Post Office Box 790408 Saint Louis, MO 63179-0408	Patelco Credit Union Post Office Box 30495 Tampa, FL 33630-3495	Tracy Lee Murry 3251 Bristol Street Sanford, NC 27332
North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Reward Zone Program Mastercard Post Office Box 5222 Carol Stream, IL 60197-5222	US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858
North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	Sedgemoor Property Owners' Assoc Attn: Managing Agent 3201 Argyll Drive Sanford, NC 27332	US Bank Post Office Box 6352 Fargo, ND 58125-6352

US Bank  
Post Office Box 6335  
Fargo, ND 58125-6335

Wells Fargo Home Mortgage  
Post Office Box 11701  
Newark, NJ 07101

US Bank  
Post Office Box 790408  
Saint Louis, MO 63179-0408

US Department of Education  
Post Office Box 5202  
Greenville, TX 75403-5202

US Department of Education  
Post Office Box 13328  
Richmond, VA 23225-0328

US Department of Education  
Direct Loan Servicing Center  
Post Office Box 5609  
Greenville, TX 75403-5609

Wal-Mart  
Post Office Box 103104  
Roswell, GA 30076

Wal-Mart  
Post Office Box 981470  
El Paso, TX 79998-1470

Wal-Mart  
c/o GE Money Bank - BK Department  
Post Office Box 103104  
Roswell, GA 30076

Wells Fargo Home Mortgage  
Attn: Managing Agent  
Post Office Box 10335  
Des Moines, IA 50306